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Kevin M. Kercher, Reg. No. 33,408

In re Application of: Andrew Mark Stringer	:	Confirmation No. 3948
	:	
U.S. Patent Application Serial No. 10/039,565	:	Examiner: George C. Neurauter
	:	
Filed: December 21, 2001	:	Customer No. 021888
Priority Date: June 22, 1999	:	Group Art Unit: 2143
	:	
For: COMPUTER NETWORK	:	Attorney Docket No. 41759-57619
PAYMENT SYSTEM	:	

**AMENDMENT AFTER FINAL REJECTION**

In response to the Office Action dated November 21, 2006, Applicant submits the following amendment and remarks

**Amendments to the Claims** are reflected in the listing of claims which begins on Page 2 of this paper.

**Remarks** begin on Page 6 of this paper.

**Appendix A** is attached following Page 7 of this paper.